



PATENT
17243-00036

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hinkle et al. :
Serial No.: 09/746,172 : Art Unit: 3693
Filed: December 21, 2000 : Examiner: Daniel S. Felten
For: METHOD AND SYSTEM FOR :
PRIORITIZING DEBT :
COLLECTIONS :

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Mail Stop: Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated January 24, 2007. Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statements may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. While Applicants believe that the claims are allowable, Applicants do not acquiesce that patentability resides in the features paraphrased in the Reasons for Allowance.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,

Daniel M. Fitzgerald
Registration No. 38,880
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, MO 63102-2740
(314) 621-5070



17243-00036
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hinkle et al. :
Serial No.: 09/746,172 : Art Unit: 3693
Filed: December 21, 2000 : Examiner: Daniel S. Felten
For: METHOD AND SYSTEM FOR :
PRIORITIZING DEBT :
COLLECTIONS :

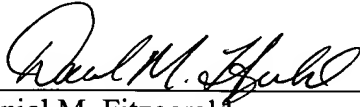
CERTIFICATE OF MAILING BY EXPRESS MAIL TO
THE COMMISSIONER OF PATENTS AND TRADEMARKS

Express Mail Label No.: EV770044166US
Date of Mailing: February 12, 2007

I certify that the documents listed below:

Issue Fee Transmittal (1 pg., in duplicate)
Comments on Statement of Reasons for Allowance (1 pgs.)
Transmittal of Formal Drawings (1 pg.)
Fourteen (14) Replacement Sheets of Formal Drawings
Certificate of Mailing via Express Mail (1 pg.)
Return post card

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop ISSUE FEE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



Daniel M. Fitzgerald
Registration No. 38,880
Armstrong Teasdale LLP
One Metropolitan Square, Suite 2600
St. Louis, MO 63102
(314) 621-5070



PATENT
17243-00036

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Hinkle et al.	:	
	:	Art Unit: 3693
Serial No.: 09/746,172	:	
	:	Examiner: Daniel S. Felten
Filed: December 21, 2000	:	
	:	
For: METHOD AND SYSTEM FOR	:	
PRIORITIZING DEBT	:	
COLLECTIONS	:	

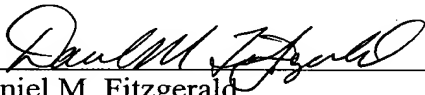
TRANSMITTAL OF FORMAL DRAWINGS

Mail Stop: Issue Fee
Attention: Official Draftsman
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed are Fourteen (14) Replacement Sheets of Formal Drawings for the above-identified patent application. No new matter has been added.

Respectfully submitted,



Daniel M. Fitzgerald
Registration No. 38,880
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102-2740
(314) 621-5070